MANCHESTER, NH REGIONAL LOAN CENTER - Exhibit B 2004

	СТ	MA	ME	NH	RI	VT	NY BUFF	NY NYC	
ALLOWABLE PROPERTY COSTS									
Boarding Per Opening: Windows	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	
Standard Doors		\$60	\$60	\$60	\$60	\$60	\$60	\$60	
Patio Doors		\$75	\$75	\$75	\$75	\$75	\$75	\$75	
Basement Windows Front Door Primary Lock Change	\$30 \$75	\$30 \$75	\$30 \$75	\$30 \$75	\$30 \$75	\$30 \$75	\$30 \$75	\$30 \$75	
Each Additional Door or Re-key	\$50	\$50	\$75 \$50	\$75 \$50	\$75 \$50	\$50	\$75 \$50	\$75 \$50	
Hasp and Padlock (Garage/Outbuilding Only)	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	
Debris Removal (If authorized, per load)	\$35	\$35	\$35	\$35	\$35	\$35	\$35	\$35	
Hazardous Waste - Tire removal individual	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	
Hazardous Waste - paint/aerosol can individual	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10	
Lawn Care	#200		#200	#200	#200			#200	
Initial Cut up to 5,000 sq.ft. Initial Cut over 5,000 sq.ft.		\$200 \$300	\$200 \$300	\$200 \$300	\$200 \$300	\$200 \$300	\$200 \$300	\$200 \$300	
Recuts		\$500	\$50	\$50	\$500	\$500	\$50	\$500	
Swimming Pool (drain & remove)	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	
Winterization:									
Snow Removal (Entry Walks)	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	
Snow Plowing	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	
Plumbing:			*						
Forced Hot Air or Electric Heat	\$150	\$150	\$150	\$150 \$200	\$150 \$200	\$150 \$200	\$150 \$200	\$150	
Forced Hot Water or Steam Heat Draining Hot Water Heater	\$300 \$100	\$300 \$100	\$300 \$100	\$300 \$100	\$300 \$100	\$300 \$100	\$300 \$100	\$300 \$100	
Additional Furnance Hot Water	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	
Sump Pump Installation/Replace	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	
Sump Pump Installation with Plumbing	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450	
Tarp Roof	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	
Property Inspections	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	
Utility Bills		R	easonable co	sts for heating	and operatin	g a furnace ar	nd/or sump pui	mp.	
Miscellaneous Items (Emergency Repairs)			Costs re	asonable and	customary wi	thin the geogr	aphic area.		
ALLOWABLE LEGAL FEES	#050	¢0.50	_ድ ው			6050	#050	#050	
Judicial Foreclosure Non-judicial Foreclosure	\$850 n/a	\$850 n/a	\$850 n/a	n/a \$850	n/a \$850	\$850 n/a	\$850 n/a	\$850 n/a	
Deed in lieu	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	
Approved Refunding Cases				re action had b				\$2.0	
Bankruptcy:									
Ch 7 Attorney Fee		\$450	\$450	\$450	\$450	\$450	\$450	\$450	
Ch 13 & Ch 11 Attorney Fee		\$650	\$650		\$650		\$650	\$650	
Subsequent Bankruptcy Filings Personal Appearances	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	
	\$100		\$100	\$100	\$100	\$100	\$100	\$100	
	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	
EXPENSES ALLOWED ON A CLAIM Title Policy	\$100 Actual		\$100 Actual	\$100 Actual	\$100 Actual	\$100 Actual	\$100 Actual	\$100 Actual	
EXPENSES ALLOWED ON A CLAIM	Actual	\$100 Actual	Actual	·	Actual	Actual			
EXPENSES ALLOWED ON A CLAIM Title Policy Foreclosure Costs Bankruptcy Filing Fees	Actual All required c Actual	\$100 Actual osts are reimb	Actual oursed based Actual	Actual on statutory re Actual	Actual quirements in Actual	Actual each state.	Actual Actual	Actual Actual	
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EXPENSES ALLOWED ON A CLAIM Title Policy Foreclosure Costs Bankruptcy Filing Fees Bankruptcy Appeals (cramdown) Liquidation Appraisal (2) Multi-family 2-4 units Condominium appraisals Referee Fees NY/Auctioneer NE Title Search/Title Abstracts (3) SERVICING FEES Late Charges NSF Checks Simple Assumption Assumption with release of Liability (1) Insurance Policy Substitution Partial Release of Mortgage (2) Appraisal: Processing: Charges for Duplicate Copies Year End Statements Amortization Note and Mortgage (1) Plus the cost of any credit report. (2) Mileage beyond 30 miles round trip - 32.5 cents	Actual All required c Actual Prior approva \$300 \$450 \$350 \$550 \$150 \$150 \$50 \$300 \$110	\$100 Actual osts are reimb Actual al must be obta \$300 \$450 \$350 \$150 \$500 \$150 \$500 \$300 \$100	Actual pursed based (Actual ained for expe \$300 \$450 \$350 \$150 \$4% (3% in Mark \$50 \$300 \$10 \$300 \$10	Actual on statutory re Actual nses associate \$300 \$450 \$350 \$500 \$150 A) of an install Use HU \$50 \$300 \$1100 Use HU	Actual equirements in Actual ed with bankri \$300 \$450 \$350 \$500 \$150 \$100 \$100 \$100 \$100 \$100 \$1	Actual each state. Actual uptcy appeals \$300 \$450 \$350 \$500 \$150 tted by the loa All areas) \$300 \$10 All areas) All areas) All areas) All areas) All areas)	Actual Actual and/or cramdo \$275 \$400 \$300 \$550 \$150 n instruments. \$50 \$300 \$10 PARKING RETURNED	Actual Actual owns. \$300 \$475 \$325 \$550 \$150 \$100 \$300 \$100 \$CHECKS TIES	
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